

Annexure – A

Format for customer declaration in Loan Takeover Program – For Individuals/ Proprietors

To,
The Manager
HDFC Bank Limited,
(Address)

Dear Sir / Madam,

Mr. / Ms. ASHOK KUMAR ARYA, age 51 yrs, residing at MARHAVA BHALUANI DEORIA at present working for (company/firm name) _____, in his/her capacity as an employee /proprietor / proprietress / partner / director of the aforesaid company/firm and also in his / her personal capacity (hereinafter referred to as " Declarant" which expression shall, unless it be repugnant to the subject or context thereof, includes his / her heirs, legal representatives, executors, administrators and permitted assigns). WHEREAS the Declarant had availed _____ (nature of the facility availed – PL/BL), (" the said facility") with ICICI BANK LTD (name of the financier) at its DEORIA branch.

AND WHEREAS the Declarant has requested HDFC Bank to take over the said facility from the financier.

AND WHEREAS HDFC Bank has agreed to accede to the Declarant's above request subject to the terms & conditions herein mentioned.

AND IN CONSIDERATION OF THE ABOVE, the Declarant hereby irrevocably agree, confirm & undertake with HDFC Bank as follows:

1. That the disbursement will be effected in two parts – 1) One part will be issued by cheque favouring the financier which will be utilized towards loan closure & 2) The balance towards incremental loan amount will be disbursed through Direct Credit/ Manager's Cheque to my bank account.
2. I shall ensure that the loan availed from my previous financier will be closed and settled immediately on receipt of the funds paid by HDFC Bank favouring my previous financier.
3. I also agree that in the event of there being a difference in the takeover amount for the loan availed through my previous financier and the 1st cheque disbursed by HDFC Bank favouring the said financier, then the difference between these two will be borne by me to close the financier's loan.
4. I agree to pay the full EMI on the complete loan amount i.e. both, the takeover amount & balance disbursement made in my favour.
5. In the event of non acceptance / non encashment of the Manager's Cheque/DD by _____ (the financier), I agree to cancel the said loan in 90 days and immediately pay all the applicable charges/ interests if any .
6. In the event of loan cancellation, I agree to pay the Interest on the loan cancellation as well as processing fees and stamp duty, recovered from my disbursement, if any. The interest payable will be applicable on loan amount from the date of disbursement till date of refund provided to HDFC Bank. Interest is applied on the contracted rate for the loan.

Name of financier from whom the loan is to be taken over: ICICI BANK LTD

Amount to be taken over (Rs): 550000

Payee Name on PO/DD LPDEW00043638949

Payable Location of PO/DD DEORIA

Name of the Declarant ASHOK KUMAR ARYA

Signature of the Declarant अशोक कुमार आर्य

Date: 10-02-2023

Please do not sign this format if it is Blank and ensure that all relevant sections and columns are completely filled to your satisfaction and then only sign the form